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U.S. BANKRUPTCY COURT
E.D. MICHIGAN-DETROIT

April 7, 2014

Honorable Judge Steven W. Rhodes
United States Bankruptcy Court
Eastern District of Michigan
Southern Division
211 West Fort Street, Suite 1800
Detroit, Michigan 48226

Case No. 13-53846

Dear Judge Rhodes,

Please allow me to introduce myself, my name is Helen Fischer. I am the wife of a Retired Detroit Police Sergeant. My husband, Philip Fischer, was appointed to the Detroit Police Department on, June 16th, 1969, and retired on December 31st, 1991.

I am compelled to write to you regarding the hardship created by the bankruptcy of the City of Detroit. The purposed pension reductions suffered by retirees is most devastating financially. With the City of Detroit cancelling hospitalization coverage, I too, lost my coverage. I am not Medicare eligible, my hospitalization cost are almost prohibitive. The City now intends to further punish the retirees by reducing their pensions. This only creates more financial hardship for us.

I stay apprised of the City of Detroit Bankruptcy process, and how it is impacting us as retirees. I am very disillusioned with Kevin Orr as the Emergency Manager for the City of Detroit. He is doing a great injustice to the Police and Fire retirees. These men and women served the City faithfully and loyally, risking their lives daily. Now they are suffering because for the lack of fiscal responsibility by the administration of the City of Detroit.

By losing benefits, and with such an uncertain future of the pension system, shouldn't the retirees be allowed to decide if remaining in the pension system is the appropriate decision? I personally would prefer that my husband be afforded the option of a "buy out" program, allowing us to invest our money as we so choose.

I fear that the City of Detroit Police and Fire pension system will be exhausted much sooner than the time frame presented to the retirees.

Thank you for your continued efforts in the resolution of the City of Detroit Bankruptcy.

Sincerely,

Helen Fischer